Housing Assessment Resource Tools (HART)

HART Community Housing Report: Town of Grand Falls-Windsor, NL

Final Draft
2024-09-24

Report prepared by the Housing Assessment Resource Tools (HART) at the Peter A. Allard School of Law, the University of British Columbia, 2024.

Executive Summary

The Town of Grand Falls-Windsor had 590 households in core housing need (CHN) as of 2021, representing 10% of all households examined for CHN (Table 15, pg. 26). This measure of housing need does not capture housing need among students, farm workers, nor people experiencing homelessness. The rate of CHN is slightly lower than it was in 2016, when it was 11%, but a greater drop in CHN was seen across Canada which likely reflected the temporary income boost to lower income households due to CERB payments in 2020. Given that CHN dropped by 2.6 percentage points (from 12.7% to 10.1%) across Canada, it is possible that Grand Falls-Windsor's rate of CHN would have risen between 2016 and 2021 without CERB (more discussion on the effect of CERB on pg. 7).

In Grand Falls-Windsor, as in most places in Canada, CHN is highest among households earning under 50% of median household income (Table 17, pg. 28), single-person households (Table 21, pg. 30), and renter households (Table 24, pg. 32). These Very Low and Low income households could only afford a shelter cost of up to $825/month in 2021 (Table 11, pg. 22). Youth-led households (under age 25) experienced the highest rate of CHN in 2021 among the priority populations examined in Table 29: 24% of the 125 households led by someone under the age of 25 were in CHN.

Most households in CHN are in housing need because they cannot afford their shelter cost (545 HHs, 92%; Table 16, pg. 27). Yet, there were 40 households in CHN for inadequacy only – i.e. living in a dwelling that needs major repairs. Most of those households were owners without a mortgage (25 of 40 HHs), which were most likely led by a senior (20 of 25 HHs).

In Table 6 and Table 7 (pg. 19) we can see that senior-led households tend to be smaller; mostly comprised of 1 or 2 people. Indeed, we see that as the median age has risen from 42.6 years-old in 2006 to 49 in 2021 the number of 1- and 2-person households grew a combined 42% while 3-or-more person households declined by 28%.

If this trend continues, we project that Grand Falls-Windsor will add 960 1- or 2-person households between 2021 and 2031, and lose 215 households with 3-or-more people. Across the region, represented by census Division No. 6, the need for homes with 1-2 bedrooms is projected to grow by 19% (+2,519 HHs) while demand for homes with 3-or-more bedrooms is projected to decline by 11% (-340 HHs).

As of 2021, the majority of dwellings in Grand Falls-Windsor are single-family detached homes (64%) which mostly have 3-or-more bedrooms (91%).

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Glossary of Terms

- **Core Housing Need (CHN)**: Defined by the Canada Mortgage and Housing Corp. (CMHC) as: "Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community."[1]
- **Households examined for Core Housing Need**: A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households** or **Total Private Households**: This refers to the universe of households included in HART's data order. The full definition is: "Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings."
- **Vulnerable/Priority Populations**: Canada's National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs)**: Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Dwellings**: In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. (Full Census definition)
- **Headship rate**: A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when then are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD)**: A geographic area generally corresponding to a municipality.
- **Census division (CD)**: An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing**: In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Primary Household Maintainer (PHM)**: The person in the household who pays the shelter costs. (Full Census definition)
- **Area Median Household Income (AMHI)**: HART's custom data order grouped households into categories relative to the community's median household income:
    - **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
    - **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
    - **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
    - **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
    - **High Income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost**: HART determines whether housing is affordable or not based on CMHC's benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

[1] https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need

Disclaimers

1. **Core Housing Need and its Limitations**

   HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

   For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

   Other groups that are excluded from measurement include:

   - Non-family HH with at least one HH maintainer aged 15 to 29 attending school.[2]
   - HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).[3]
   - Unsheltered households (in encampments or sleeping rough)
   - Those in emergency homelessness or domestic violence shelters
   - People in any form of congregate housing (long term care homes, rooming houses)
   - Those in illegal apartments

   Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

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[2] These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: Statistics Canada.

[3] For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

2. **Random rounding, suppression and totals**

   When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

3. Effect of CERB

   Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the Canada Emergency Response Benefit (CERB), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

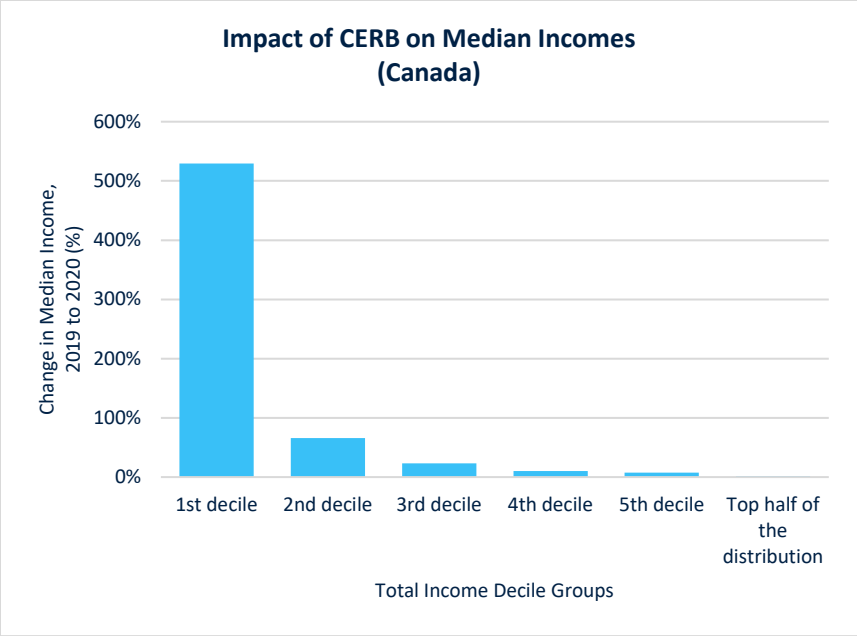

Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	**13,800,321**	**14,689,371**	**6%**

Table 1: Change in households by income category from 2016 to 2021 - HART.

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for the Town of Grand Falls-Windsor, Newfoundland and Labrador.

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivisions (CSD) of Grand Falls-Windor T (CSD, NL) alongside some neighboring and comparable municipalities: Conception Bay South T (CSD, NL), Paradise T (CSD, NL), and Gander T (CSD, NL).

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by Division No.6 (CD, NL). This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations – particularly single-parents, indigenous households, and senior-led households.

Name of Census Geography	Census Geocode	Level of Geography
Division No.6 (CD, NL)	1006	CD
Grand Falls-Windsor T (CSD, NL)	1006017	CSD
Conception Bay South T (CSD, NL)	1001485	CSD
Paradise T (CSD, NL)	1001517	CSD
Gander T (CSD, NL)	1006009	CSD

Table 2: List of geographic regions reviewed.

Part 1: Existing Demographics and Housing

Community Demographic Profile

	Grand Falls-Windsor T (CSD, NL)			
Census Year	2006	2011	2016	2021
Median Age	42.6	45.2	47.0	49.0
Population	13,555	13,725	14,171	13,853
% of population aged 15+	84%	85%	84%	85%
% of population aged 65+	16%	18%	21%	25%

Table 3: Demographic profile – Grand Falls-Windsor T (CSD, NL).

The population of Grand Falls-Windsor has been trending up between 2006 and 2021, growing by 2.2%, but also decreased between 2016 and 2021 (Table 3). The median age has been steadily rising over that time, from 42.6 years in 2006 to 49 years in 2021. Many places in Canada have seen a significant rise in the median age over the last few years so this result is not unusual, but it has significant implications for the local housing system. Likewise, the share of the population age 65 or older has increased, growing from 16% in 2006 to 25% in 2021, while the share of children under age 15 has remained steady at 15-16% of the population.

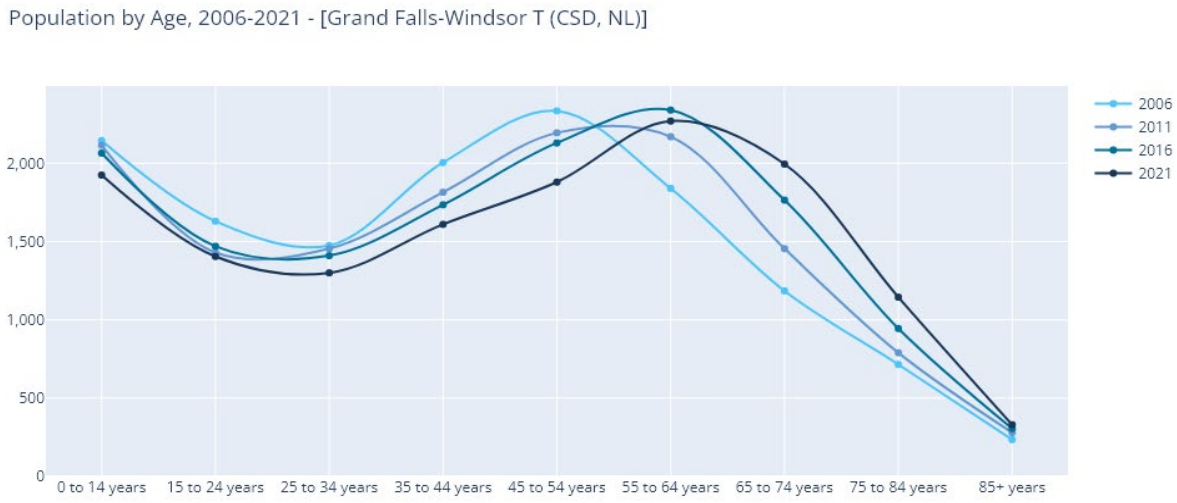

Figure 2: Population by age from 2006 to 2021 in Grand Falls-Windsor T (CSD, NL)

Figure 2 (and Table 46, pg. 50) shows the change in demographics by age group across the last four censuses. There is a clear pattern of fewer people in each age category under 54 years-old as we see the largest age group shift from 45-54 years-old in 2006 to 55-64 years-old in both 2016 and 2021. There has also been steady and sizeable growth in the 65-74 year-old age range, growing from 1,185 people in 2006 to 1,995 in 2021.

The headship rate in Figure 3 (and Table 47, pg. 51) and can be an interesting metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

Looking at the broader region of Division No. 6, the headship rate has increased among all age groups under 64 years old, between 2006 and 2021. This suggests that household formation has not been suppressed, unlike many places in Canada. This is also the case in Grand Falls-Windsor, where the headship rate rose from 0.417 in 2006 to 0.515 in 2021 among 25-34 year-olds, and from 0.064 to 0.093 among those under age 25.

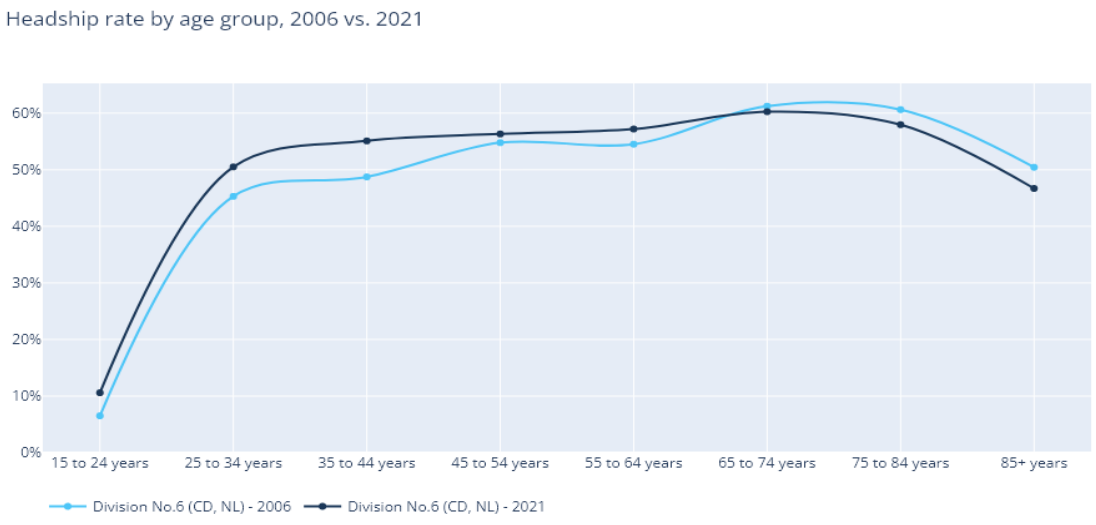

Figure 3: Headship rate by age groups - 2006 vs. 2021.

Profile of Existing Housing Stock – Grand Falls-Windsor T (CSD, NL)

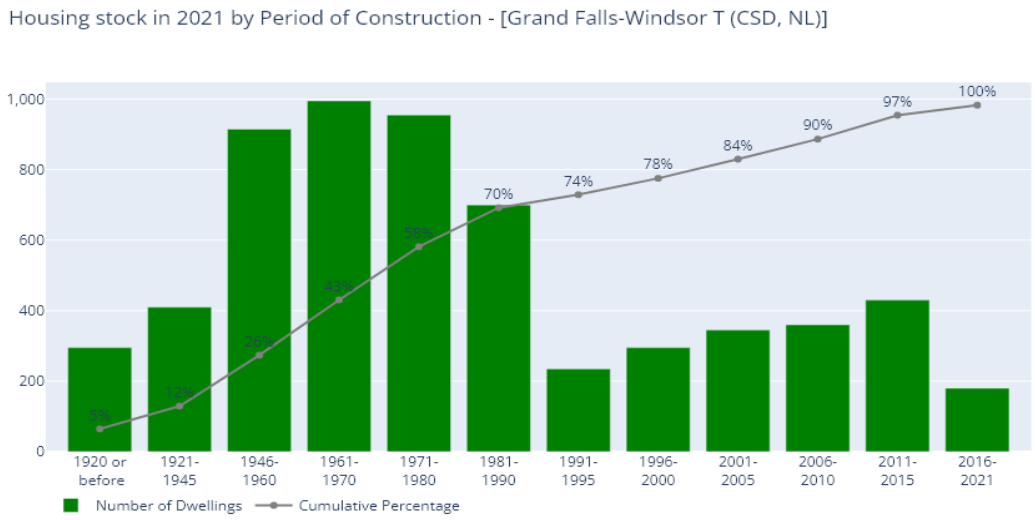

Figure 4: 2021 Housing stock by Period of Construction – Grand Falls-Windsor T (CSD, NL).

When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.

Home construction in Grand Falls-Windsor peaked in the 1960's when around 17% of existing homes were built (Figure 4 & Table 48, pg. 52). Activity remained strong in the 1970's but began declining in the 1980's, reaching a low in the first half of the 1990's when around 235 homes were built. New home construction has been steadily increasing since then, up until the most recent period, 2016 to 2021, when fewer than 200 homes were built.

To get a sense of how many homes will be reaching their end of useful life, we may assume that an average house can safely last 70 years without needing structural repairs. Certainly, many homes can last well over 100 years depending on a variety of factors, so 70 years is merely a convenient point of reference to help our understanding. 26% of homes were built before 1960 which will make them all over 70 years old by 2030. These 1600-or-so homes represent a large portion of the housing stock as of 2021, and with an ageing community there is always a risk that older homes will fall into neglect and prematurely reduce the housing stock.

In Figure 5 (and Table 49, pg. 53) we can look at the structural type of homes built in each time period. Overall, the majority of homes are single-family detached buildings, representing 64% of all homes. Apartments in duplexes and low-rise buildings (under 5 storeys) represent 21%, and the remaining 15% are attached, semi-detached, or row housing. Apartments represented around 20-30% of homes built in a given time period from the 1960's up until 2011 where they accounted for less than 20% of new homes. Attached, semi-detached, and row housing have accounted for 13-19% of new homes since the 1960's, only exceeding 20% in the most recent period (22% specifically).

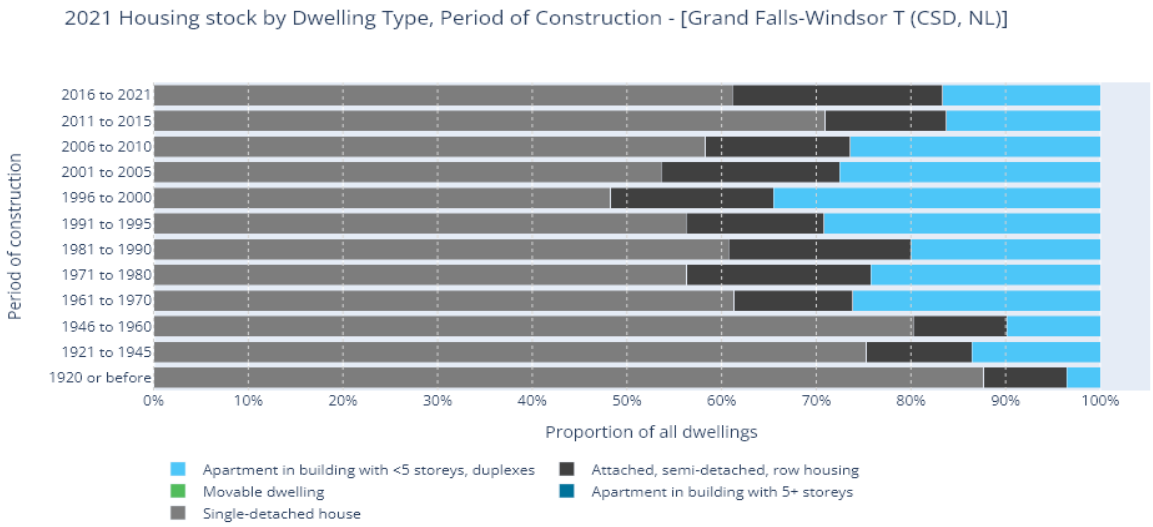

Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Grand Falls-Windsor T (CSD, NL).

Figure 6 (and Table 50, pg. 54) examines the size of existing homes in terms of number of bedrooms. The benefit of structural diversity is clear when we see that the vast majority of single-family detached homes have 3-or-more bedrooms (85%). On the other hand, apartments in low-rises and duplexes feature a range of sizes: 16% are 1-bedroom, 45% are 2-bedroom, 21% are 3-bedroom, and 17% have 4-or-more bedrooms. Likewise, half of all attached, semi-detached, and row housing have 3-or-more bedrooms while the other half are smaller units with 2-or-fewer bedrooms. We will see below that the number of smaller households has grown significantly since 2006 while larger households are much less common, so having a range of differently-sized homes can help the members of the community find a home best suited to their current and future situation.

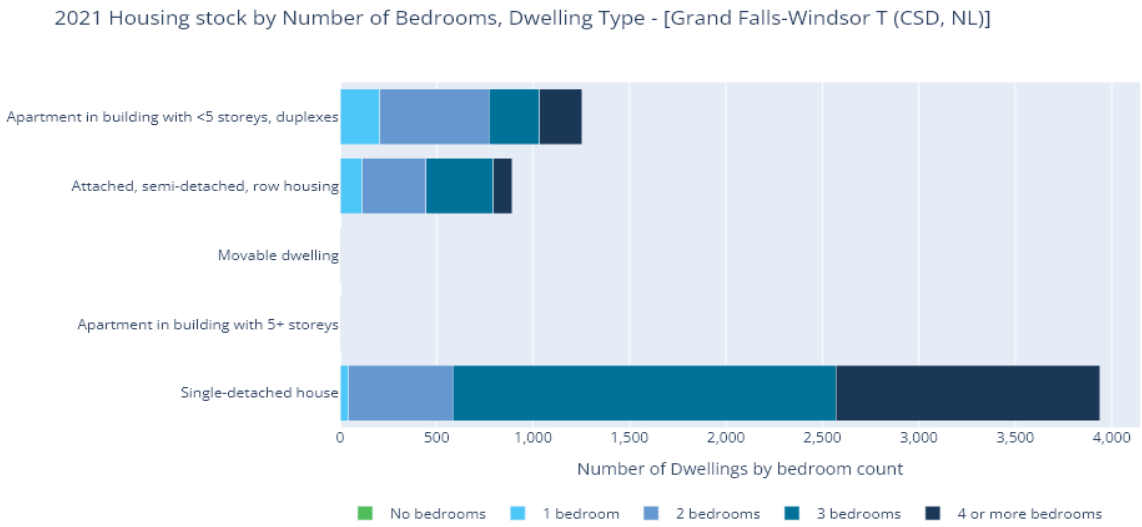

Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Grand Falls-Windsor T (CSD, NL).

Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).[4] Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

Households by Income – Grand Falls-Windsor T (CSD, NL)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	$44,800 (2005$)	$60,400 (2015$)	$66,000 (2020$)		
Very Low	<20% of AMHI	225	210	195	-7%	-7%
Low	21-50%	910	1,135	1,045	25%	-8%
Moderate	51-80%	985	1,080	1,190	10%	10%
Median	81-120%	1,005	1,125	1,240	12%	10%
High	>120%	2,180	2,535	2,450	16%	-3%
Total		**5,305**	**6,090**	**6,120**	**15%**	**0%**

Table 4: Change in number of households by income in 2006, 2016, and 2021 – Grand Falls-Windsor T (CSD, NL).

[4] Read more about our income categories in our HNA Methodology document on our website: https://hart.ubc.ca/housing-needs-assessment-tool/

We saw in the Community Demographic Profile above that the population of Grand Falls-Windsor has increased modestly since 2006. However, the number of households has actually grown far more rapidly, increasing by 15% between 2006 and 2021 compared to the 2.2% growth in population (Table 3 & Table 4). We will see below that this can be explained by the trend towards households with fewer people: there were an average of 2.55 people per households in 2006, which was down to 2.26 people per household in 2021.

In terms of the distribution of households by their income, changes over time have been mild for the most part. Between 2006 and 2016, the greatest change was a reduction in Very Low income households, which declined by 7% compared to the 15% growth in total households. At the same time, Low income households grew the most, by 25%. That 25% growth represents far more households too (+225 vs -10 for Very Low income) insofar as the Low income category is almost always going to include far more households than the Very Low as all categories are relative to the mean (i.e. 50th percentile) household income.

Between 2016 and 2021 however, both Very Low and Low income households grew less than the community, decreasing by 7% and 8% respectively compared to the 0.5% growth in all households. Meanwhile, Moderate and Median income households grew significantly, each by 10%. Overall, this pattern is consistent with the CERB effect we expect to see in 2021 (more discussion on this on pg. 7) so we would caution that the reduction in households earning less than 50% of AMHI was likely a temporary effect, although we will need to wait until the results from the next census in 2026 are released to be sure.

Households by Household Size

Households by Household Size – Grand Falls-Windsor T (CSD, NL)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006-2016	%Δ 2016-2021
1 person	1,100	1,615	1,790	47%	11%
2 persons	1,985	2,485	2,450	25%	-1%
3 persons	1,040	1,010	950	-3%	-6%
4 persons	850	700	690	-18%	-1%
5+ persons	315	280	245	-11%	-12%
Total	**5,305**	**6,090**	**6,120**	**15%**	**0%**

Table 5: Change in number of households by household size between 2006, 2016, and 2021 – Grand Falls-Windsor T (CSD, NL).

Table 5 looks at the changing sizes of households, in terms of number of people, between 2006 and 2021. There is a clear trend towards smaller households over this time, with 1-person households growing consistently while households with 3-or-more people have steadily declined. 2-person households grew considerably between 2006 and 2016 but retreated a bit between 2016 and 2021, though they are still the largest of the 5 categories.

Overall, the number of 1- and 2-person households grew a combined 37% between 2006 and 2021 and accounted for 69% of households in 2021, up from 58% in 2006. 3-or-more person households meanwhile declined by 15%.

2-person households have been the most common size of household since 2006, and accounted for 40% of all households in 2021. Single-person households have grown the most since 2006 however, adding nearly 700 households between 2006 and 2021, a 63% increase.

This trend is likely to continue as the community of Grand Falls-Windsor continues to age. In Table 6 and Table 7 below we can see that senior-led households tend to be smaller; mostly comprised of 1 or 2 people. In 2021, 91% of households led by someone over the age of 65 had 1 or 2 people, compared to 69% of all households.

2006 Household Size by Age of PHM – Grand Falls-Windsor T (CSD, NL)						
HH Size (# of persons)	All HHs	% of Total	PHM is 65+ years-old	% of Total	PHM is 85+ years-old	% of Total
1 person	1,100	21%	435	34%	40	36%
2 persons	1,985	37%	715	56%	55	50%
3 persons	1,040	20%	80	6%	-	0%
4 persons	850	16%	30	2%	-	0%
5+ persons	315	6%	-	0%	-	0%
Total	**5,305**	**100%**	**1,270**	**100%**	**110**	**100%**

Table 6: Household size by age of the primary household maintainer (PHM) – age 65+ and age 85+. 2006 – Grand Falls-Windsor T (CSD, NL).

2021 Household Size by Age of PHM – Grand Falls-Windsor T (CSD, NL)						
HH Size (# of persons)	All HHs	% of Total	PHM is 65+ years-old	% of Total	PHM is 85+ years-old	% of Total
1 person	1,790	29%	730	36%	90	56%
2 persons	2,450	40%	1,135	55%	65	41%
3 persons	950	16%	175	9%	-	0%
4 persons	690	11%	15	1%	-	0%
5+ persons	245	4%	-	0%	-	0%
Total	**6,120**	**100%**	**2,055**	**100%**	**160**	**100%**

Table 7: Household size by age of the primary household maintainer (PHM) – age 65+ and age 85+. 2021 – Grand Falls-Windsor T (CSD, NL).

Households by Tenure, Subsidized Housing

	Grand Falls-Windsor T (CSD, NL)		
Census Year	2006	2016	2021
Owner HHs	3,885	4,105	4,110
Renter HHs	1,420	1,980	2,015
% Owner	73%	67%	67%
% Renter	26%	32%	33%

Table 8: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Grand Falls-Windsor T (CSD, NL)

In Table 7 we see that Grand Falls-Windsor added more renter than owner households between 2006 and 2016, but maintained a consistent split of both between 2016 and 2021. 67% of households owned their dwelling in 2021, matching the Canadian average that year.

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

We can see that there were fewer households in subsidized housing in 2021 as in 2016 even though there were a handful more households renting in 2021 than 2016 (Table 9). We can quickly confirm however that, in 2021, the majority of subsidized renters earned less than 50% of median income (i.e. with a Very Low or Low income; Table 10). Since there were fewer Very Low and Low income households in 2021 than 2016, it makes sense that the number of subsidized households did not change much.

	Grand Falls-Windsor T (CSD, NL)	
Census Year	2016	2021
Renter HHs in Subsidized Housing	550	490
Renter HHs not Subsidized	1,430	1,520
% Renters in Subsidized Housing	28%	24%

Table 9: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Grand Falls-Windsor T (CSD, NL).

2021 Households by Tenure and Income – Grand Falls-Windsor T (CSD, NL)						
Income	Owners	Owners with a mortgage	Owners without a mortgage	Renters	Subsidized renters	Unsubsidized renters
Very Low	65	20	40	135	80	55
Low	345	95	250	705	240	465
Moderate	660	255	405	530	120	405
Median	860	465	395	375	25	350
High	2,180	1,535	645	275	30	240
Total	**4,110**	**2,375**	**1,730**	**2,015**	**490**	**1,520**

Table 10: Households by tenure and income in 2021 – Grand Falls-Windsor T (CSD, NL).

Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred. Table 11 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

Total HHs by Actual Shelter Cost – Grand Falls-Windsor T (CSD, NL)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	**2016** (AMHI = $60,400)	**2021** (AMHI = $66,000)	**2016**	**2021**	**%Δ 2016-2021**
Very Low	< $302	< $330	580	555	-4%
Low	$303-$755	$331-$825	2,170	2,185	1%
Moderate	$756-$1,208	$826-$1,320	1,955	2,015	3%
Median	$1,209-$1,812	$1,321-$1,980	1,010	900	-11%
High	> $1,812	> $1,980	375	460	23%
Total			**6,090**	**6,120**	**0%**

Table 11: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Grand Falls-Windsor T (CSD, NL).

We can see that there were approximately 4% fewer households paying a shelter cost that would be affordable to a Very Low income household in 2021 than in 2016. On the other end, there was a marked increase in the number of households paying a shelter cost that would only be affordable to High income households (+23%), although this still only represented a relatively small number of households in 2021 (8% of all households paid over $1,980 per month).

Most households – 78% - paid less than $1,320 per month in 2021, and 45% paid under $825. $1,320 represents the maximum shelter cost that a household earning 80% of AMHI could afford, and $825 is the maximum shelter cost that a household earning 50% of AMHI could afford.

Overall, the decline in households paying a Very Low shelter cost is somewhat concerning if the trend continues, but as of 2021 there were more households paying a Very Low shelter cost than there were

households earning a Very Low income (555 vs 195 HHs), although we'll see below that the story is a bit more complicated than that.

Grand Falls-Windsor T (CSD, NL)			
Census Year	2016	2021	%Δ 2016-2021
Median monthly shelter cost - **Owned** dwellings ($)	$927	$970	5%
Median monthly shelter cost - **Rented** dwellings ($)	$750	$850	13%

Table 12: Implied median monthly shelter cost in 2016 vs 2021 – Grand Falls-Windsor T (CSD, NL)

Looking at what the median household paid for shelter cost, Table 12 shows that the median renter household was paying about 12% less in shelter costs than the median owner household in 2021 - $850 per month in 2021 for renters and $970 per month for owners. These median shelter costs were higher in 2021 than 2016, increasing by 5% for owners but a rather larger 13% for renters.

Still, we will see below that renter households were far more likely to be in core housing need (CHN) than owner households (Table 25, pg. 32). We saw in Table 10 above that renters were more likely to be in a lower income category. We can also look at how the median income for owners and renters is different even when grouped by their actual shelter cost. This data is only available for census metropolitan areas and census agglomerations (CMAs & CAs), but luckily the Grand Falls-Windsor CA area is the same as the Grand Falls-Windsor CSD area.

In Table 13, we can see that the median owner household has an income 2.2 times as much as the median renter ($84,000 per year vs $38,000 per year). This gap persists even among households paying the lowest shelter costs.

The median owner household paying less than $500/m is earning $58,800/year, which means they can afford a shelter cost of up to $1470/m. Likewise, the median owner household with a shelter cost between $500-$749/m has an income of $65k/year and can afford a shelter cost of $1,625/m.

By contrast, renter households paying these low shelter costs have a much lower income: the median renter household that was pay under $500/m earned $26,000/year and was therefore able to afford up to $650/m. The median renter household that was paying between $500-$749/m earned only slightly more, $27,000/year, and would have been able to afford a shelter cost of $675/m.

Most of these owner households with a lower shelter cost are without a mortgage: 90% of owners without a mortgage pay less than $750/m in shelter cost compared to only 4% of owners with a

mortgage (Table 14). The median owner household without a mortgage pays $500/month in shelter cost compared to $1,430/month for the median owner with a mortgage (Table: 98-10-0253-01).

Households by Actual Shelter Cost and Median income – Owner vs Renter Grand Falls-Windsor (Census Agglomeration, NL) – 2021				
	Owner		Renter	
Monthly Shelter Cost	# of HHs	Median Income ($/yr)	# of HHs	Median Income ($/yr)
All HHs	4,110	$84,000	2,010	$38,000
Less than $500	840	$58,800	230	$26,000
$500 to $749	825	$65,000	480	$27,000
$750 to $999	440	$67,000	670	$41,600
$1,000 to $1,249	435	$75,500	435	$49,200
$1,250 to $1,499	460	$92,000	130	$62,400
$1,500 to $1,999	605	$126,000	65	$60,400
$2,000 to $2,499	280	$146,000	-	*n/a*
$2,500 to $2,999	140	$176,000	-	*n/a*
$3,000 and over	85	$212,000	-	*n/a*

Table 13: Median household income by actual shelter cost and tenure – Grand Falls-Windsor CA, 2021. Source: Statistics Canada Table: 98-10-0253-01.

Households by Actual Shelter Cost – Owners with or without mortgage Grand Falls-Windsor (Census Agglomeration, NL) – 2021		
Monthly Shelter Cost	Owner **with** a mortgage	Owner **without** a mortgage
All HHs	2,380	1,735
Less than $500	0	840
$500 to $749	95	730
$750 to $999	310	130
$1,000 to $1,249	420	20
$1,250 to $1,499	455	0
$1,500 to $1,999	595	0
$2,000 to $2,499	280	0
$2,500 to $2,999	140	0
$3,000 and over	85	0

Table 14: Median household income by actual shelter cost and tenure – Grand Falls-Windsor CA, 2021. Source: Statistics Canada Table: 98-10-0253-01.

Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.

Note on Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the "full universe" of private households included in HART's census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 15 below for example, Grand Falls-Windsor had about 50 private households that were not examined for CHN in 2021.

	Grand Falls-Windsor T (CSD, NL)	
Census Year	2016	2021
Total – Private HHs	6,090	6,120
HHs Examined for CHN	5,985	6,070
HHs in CHN	670	590
% of HHs in CHN	11%	10%

Table 15: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Grand Falls-Windsor T (CSD, NL)

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.

Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN. In Grand Falls-Windsor, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 16 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 92% of households in CHN have an unaffordable shelter. Some households were also living in a dwelling in need of repair (inadequate), or, for around 40 households, could afford their dwelling but reported that said dwelling needed major repairs.

2021 Households by Type of CHN and Income – Grand Falls-Windsor T (CSD, NL)				
Income	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Adequacy* only	HHs in CHN - Affordability & Adequacy*
Very Low	105	85	0	0
Low	480	390	35	40
Moderate	0	0	0	0
Median	0	0	0	0
High	0	0	0	0
Total	**590**	**490**	**40**	**55**

Table 16: Households in core housing need, and type of core housing need, in 2021 – Grand Falls-Windsor T (CSD, NL).

**Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Overall, we see in Table 19 and Table 18 below that CHN decreased between 2016 and 2021 in both Grand Falls-Windsor and the region of Division No. 6. This decrease was seen across Canada and was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. With that in mind we expect that the rates of CHN in 2016 are closer to reality than those of 2021, but we will need to wait for data from the 2026 census to be confident of that.

The rate of CHN was greatest among Very Low income households – 70% of Grand Falls-Windsor's Very Low income households were in CHN in 2021, similar to the 71% in 2016. Still, we saw above that Very Low income households represent only a small fraction of all households (3.2% in 2021; Table 4) so there was a far greater number of Low income households in CHN. In 2021, 480 Low income households were in CHN, representing 81% of all households in CHN in Grand Falls-Windsor.

Core Housing Need by Income/Affordability - Grand Falls-Windsor T (CD, NL)				
	2016		2021	
Income	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Very Low	100	71%	105	70%
Low	535	48%	480	46%
Moderate	40	4%	0	0%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	**670**	**11%**	**590**	**10%**

Table 17: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Grand Falls-Windsor T (CD, NL).

The drop in CHN between 2016 and 2021 was more pronounced in the region of Division No. 6 than it was in Grand Falls-Windsor, decreasing from 10% to 8%. The rate of CHN was unchanged among Very Low income households, but noticeably lower among Low and Moderate income households.

Core Housing Need by Income/Affordability - Division No.6 (CD, NL)				
	2016		2021	
Income	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Very Low	345	79%	285	79%
Low	1,190	40%	910	34%
Moderate	120	4%	25	1%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	**1,660**	**10%**	**1,225**	**8%**

Table 18: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Division No.6 (CD, NL).

Compared to the other cities and towns examined in Table 19 and Table 20 below, Grand Falls-Windsor had a relatively high rate of overall CHN, although it is closely in line with the Canadian average for 2021. Grand Falls-Windsor's high rate of CHN among Low income households stands out: 45% vs 18-30% for Conception Bay South, Paradise, and Gander in 2021.

2016 Core Housing Need by Income/Affordability – Other CSDs for comparison						
	Gander T (CSD, NL)		**Conception Bay South T (CSD, NL)**		**Paradise T (CSD, NL)**	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	170	85%	260	90%	190	78%
Low	240	28%	655	39%	305	24%
Moderate	0	0%	0	0%	0	0%
Median	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%
Total	**415**	**9%**	**910**	**9%**	**495**	**6%**

Table 19: Households in core housing need, and the rate of core housing need, by income in 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL).

2021 Core Housing Need by Income/Affordability – Other CSDs for comparison						
	Gander T (CSD, NL)		**Conception Bay South T (CSD, NL)**		**Paradise T (CSD, NL)**	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	115	85%	160	76%	135	64%
Low	160	18%	600	30%	325	23%
Moderate	0	0%	0	0%	0	0%
Median	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%
Total	**280**	**6%**	**760**	**7%**	**465**	**5%**

Table 20: Households in core housing need, and the rate of core housing need, by income in 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL).

Core Housing Need by Household Size

Core Housing Need by Household Size - Grand Falls-Windsor T (CSD, NL)				
	2016		2021	
HH Size	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
1 p.	405	26%	425	24%
2 p.	170	7%	115	5%
3 p.	55	6%	45	5%
4 p.	25	4%	0	0%
5+ p.	0	0%	0	0%
Total	**670**	**11%**	**590**	**10%**

Table 21: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Grand Falls-Windsor T (CSD, NL).

In Grand Falls-Windsor and the surrounding region, single-person households were far more likely to be in CHN than larger households in 2021. In Grand Falls-Windsor, 24% of single-person households were in CHN, while the next highest rate of CHN was 5% among 2- & 3-person households (Table 21). These results in 2021 were similar to those from 2016, with the exception that there were none of the 25 4-person-sized households that were in CHN in 2016 in 2021.

In 2021, 72% of Grand Falls-Windsor's households in CHN were single-persons. We saw in Table 5 above that single-person households were also becoming far more common, having grown in number by 63% between 2006 and 2021 when the total number of households only grew by 15%.

Core Housing Need by Household Size - Division No.6 (CD, NL)				
	2016		2021	
HH Size	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
1 p.	1,000	25%	875	20%
2 p.	470	7%	230	3%
3 p.	115	4%	100	4%
4 p.	50	3%	0	0%
5+ p.	25	4%	10	2%
Total	**1,660**	**10%**	**1,225**	**8%**

Table 22: HHs in CHN, and the rate of CHN, by household size in 2016 and 2021 – Division No.6 (CD, NL).

In the region of Division No. 6, CHN in 2021 among single-person households was less than in Grand Falls-Windsor (20% vs 24%) but is still five times more likely than the second highest rate of 4% among 3-person households (Table 22). In both Grand Falls-Windsor and the region, there is a clear correlation that smaller households are more likely to be in CHN, a trend that is apparent in both 2016 and 2021 census data.

We see a similar pattern among our comparison cities (Table 23 & Table 24) where single-person households are far more likely to be in CHN in all three towns, and represented the largest number of households in CHN in both 2016 and 2021.

2016 Core Housing Need by Household Size – Other CSDs for comparison						
	Gander T (CSD, NL)		Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	290	24%	505	30%	215	16%
2 p.	115	6%	220	6%	195	7%
3 p.	0	0%	125	6%	70	4%
4 p.	0	0%	40	2%	0	0%
5+ p.	0	0%	20	3%	0	0%
Total	**415**	**9%**	**910**	**9%**	**495**	**6%**

Table 23: HHs in CHN, and the rate of CHN, by household size in 2016 Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL).

2021 Core Housing Need by Household Size – Other CSDs for comparison						
	Gander T (CSD, NL)		Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	210	16%	505	23%	265	16%
2 p.	55	3%	185	5%	160	5%
3 p.	15	2%	60	3%	30	2%
4 p.	0	0%	0	0%	0	0%
5+ p.	0	0%	0	0%	0	0%
Total	**280**	**6%**	**760**	**7%**	**465**	**5%**

Table 24: HHs in CHN, and the rate of CHN, by household size in 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

Core Housing Need by Tenure

Core Housing Need by Tenure - Grand Falls-Windsor T (CSD, NL)				
	2016		2021	
Tenure	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Owner	145	4%	140	3%
With mortgage	55	2%	45	2%
Without mortgage	85	5%	95	5%
Renter	525	27%	455	23%
Subsidized	205	39%	165	34%
Not subsidized	320	23%	290	19%
Total	**670**	**11%**	**590**	**10%**

Table 25: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Grand Falls-Windsor T (CSD, NL). Note, categories may not match totals due to random rounding in data.

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of Grand Falls-Windsor. This can be explained by the fact that CHN is often driven by unaffordability (Table 16), and renters tend to have a much lower median income (Table 13). In 2021, renters in Grand Falls-Windsor were over 7 times more likely to be in CHN than owners (23% vs 3%, Table 24). So, although renter represent only 33% of all households, there were over 3 times as many renters in CHN as owners (455 HHs and 140 HHs respectively).

There is a relatively significant difference in CHN among owners with or without mortgages, but, surprisingly, it is those households *without* a mortgage that are more likely to be in CHN. Among these 95 households, 60 are in CHN for affordability only while 25 have an inadequate dwelling only (needs major repairs). We can also see that of the 25 households, 20 were led by someone over the age of 65 but under the age of 85. There were a total of 40 households in CHN for inadequacy so we know that most of them are owners without a mortgage, most likely led by a senior.

We also see that renters in subsidized housing are much more likely to be in CHN: 34% compared to 19% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this discrepancy.

These trends are readily apparent in both 2016 and 2021 across the cities examined in this report, and across the region, 70% of households in CHN across the region were renters in 2021.

Core Housing Need by Tenure - Division No.6 (CD, NL)				
	2016		2021	
Tenure	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
Owner	485	4%	360	3%
With mortgage	200	3%	120	2%
Without mortgage	280	5%	235	5%
Renter	1,175	26%	865	18%
Subsidized	435	40%	270	27%
Not subsidized	740	21%	595	16%
Total	**1,660**	**10%**	**1,225**	**8%**

Table 26: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Division No.6 (CD, NL). Note, categories may not match totals due to random rounding in data.

2016 Core Housing Need by Tenure – Other CSDs for comparison						
	Gander T (CSD, NL)		**Conception Bay South T (CSD, NL)**		**Paradise T (CSD, NL)**	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	50	2%	445	5%	165	3%
With mortgage	20	1%	235	4%	90	2%
Without mortgage	35	3%	210	8%	75	5%
Renter	365	22%	465	28%	325	22%
Subsidized	125	40%	95	70%	30	55%
Not subsidized	240	18%	370	25%	290	20%
Total	**415**	**9%**	**910**	**9%**	**495**	**6%**

Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL). Note, categories may not match totals due to random rounding in data.

2021 Core Housing Need by Tenure – Other CSDs for comparison						
	Gander T (CSD, NL)		Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	35	1%	310	4%	150	2%
With mortgage	0	0%	175	3%	90	2%
Without mortgage	25	2%	135	4%	65	4%
Renter	240	13%	440	24%	315	17%
Subsidized	75	24%	55	39%	45	53%
Not subsidized	165	11%	390	23%	270	15%
Total	**280**	**6%**	**760**	**7%**	**465**	**5%**

Table 28: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL). Note, categories may not match totals due to random rounding in data.

Core Housing Need by Priority Populations

Notes:

- A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.
- A description of each population is provided in Appendix D (pg. 67).
- The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core Housing Need by Priority Populations - Grand Falls-Windsor T (CSD, NL)				
	2016		2021	
Priority populations	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
HH with physical activity limitation	180	9%	125	6%
HH with cognitive, mental, or addictions activity limitation	110	13%	115	11%
Indigenous HH	30	7%	40	8%
Visible minority HH	0	0%	0	0%
Woman-led	430	19%	380	14%
Black-led HH	0	0%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%
Single mother-led HH	130	26%	80	15%
HH head under 24	50	32%	30	24%
HH head over 65	180	10%	200	10%
HH head over 85	25	13%	20	12%
Community (all HHs)	**670**	**11%**	**590**	**10%**

Table 29: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Grand Falls-Windsor T (CSD, NL)

In Grand Falls-Windsor, youth-led households experienced the highest rate of CHN in 2021 among those population examined in Table 29. 24% of the 125 households led by someone under the age of 25 were in CHN. This is a decrease from 2016 when 32% of youth-led households were in CHN.

Women-led households, and especially single-mothers, were decidedly more likely to be in CHN than the community (14% and 15% respectively vs. 10%). These rates of CHN are still much less than they were in 2016 when 26% of single-mother-led households were in CHN. In 2016, women-led households represented 64% of all households in CHN despite accounting for only 39% of all households.

In 2016 and 2021, households led by a senior over the age of 85 had the higher rate of CHN than the community, but not by a large amount (13% vs 11% in 2016, 12% vs 10% in 2021). This is significantly different than Conception Bay South and Paradise where over 20% of 85+ year-old-seniors were in CHN in 2021. Gander also had a high rate of CHN among 85+ seniors in 2016 but was likely suppressed in 2021 due to small cell size (occurs if there are 10 or fewer households in a given cell within the data table).

This declined to 9% in 2021 for some reason. Such households tend to have a lower income (42% earned under 50% of AMHI), have fewer household members (all were either 1- or 2-person-sized) and be more likely to rent (44% rented in 2021) which are all characteristics of associated with higher rates of CHN. They did tend to have lower shelter costs however, with 42% paying a shelter cost affordable with a Low income (compared to 26% of 65+ led HHs), with zero paying a High shelter cost (compared to 23% of 65+ led HHs).[5]

Core Housing Need by Priority Populations - Division No.6 (CD, NL)				
	2016		2021	
Priority populations	**HHs in CHN**	**% in CHN**	**HHs in CHN**	**% in CHN**
HH with physical activity limitation	475	9%	250	5%
HH with cognitive, mental, or addictions activity limitation	215	10%	180	7%
Indigenous HH	135	11%	90	6%
Visible minority HH	25	10%	20	6%
Woman-led	1,010	17%	710	10%
Black-led HH	0	0%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%
Single mother-led HH	315	24%	145	11%
HH head under 24	80	23%	60	16%
HH head over 65	450	9%	390	7%
HH head over 85	55	12%	30	7%
Community (all HHs)	**1,660**	**10%**	**1,225**	**8%**

Table 30: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Division No.6 (CD, NL).

[5] All of those statistics came from HART's 2021 custom census order available here: https://borealisdata.ca/dataverse/UBC_HRC.

2016 Core Housing Need by Priority Populations – Other CSDs for comparison						
	Gander T (CSD, NL)		Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	90	6%	305	10%	120	6%
HH with cognitive, mental, or addictions activity limitation	50	8%	85	6%	85	8%
Indigenous HH	50	15%	15	3%	0	0%
Visible minority HH	0	0%	15	10%	0	0%
Woman-led	290	16%	555	15%	300	10%
Black-led HH	0	0%	0	0%	0	0%
New migrant-led HH	0	0%	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%	0	0%
Single mother-led HH	70	18%	190	27%	120	23%
HH head under 24	25	16%	50	23%	40	15%
HH head over 65	115	10%	300	15%	135	14%
HH head over 85	25	24%	20	27%	0	0%
Community (all HHs)	**415**	**9%**	**910**	**9%**	**495**	**6%**

Table 31: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL).

2021 Core Housing Need by Priority Populations – Other CSDs for comparison						
	Gander T (CSD, NL)		Conception Bay South T (CSD, NL)		Paradise T (CSD, NL)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	65	4%	195	6%	120	5%
HH with cognitive, mental, or addictions activity limitation	30	4%	60	3%	75	4%
Indigenous HH	20	4%	20	4%	15	3%
Visible minority HH	0	0%	0	0%	0	0%
Woman-led	155	7%	475	10%	300	8%
Black-led HH	0	0%	0	0%	0	0%
New migrant-led HH	0	0%	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%	0	0%
Single mother-led HH	40	10%	120	15%	120	18%
HH head under 24	0	0%	30	22%	50	15%
HH head over 65	75	5%	350	13%	115	9%
HH head over 85	0	0%	35	24%	15	20%
Community (all HHs)	**280**	**6%**	**760**	**7%**	**465**	**5%**

Table 32: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL).

Part 3: Future Housing Need in 2031

Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we as the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C (pg. 65) for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in values being suppressed, and the estimate

being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the Division No.6 (CD, NL) in terms both affordability and number of bedrooms. Then we will estimate future housing need for Grand Falls-Windsor and the comparison towns by affordability as well as by household size, but not together.

Results

The tables below are organized as follows:

a) Projected change in Number of Households between 2021 and 2031,
    - Equal to Table (c) minus Table (d)
b) Implied 10-year growth rate in Number of Households (2021 to 2031),
    - Equal to Table (c) divided by Table (d)
c) Projected Number of Households in 2031
d) Number of Households in 2021, and
e) Number of Households in CHN in 2021 (for comparison).

Discussion of results

Based on the last 15 years, our methodology projects an additional 2.2k households to form between 2021 and 2031 in the region of Division No. 6, representing a 13% growth rate (Table 33 & Table 34). Grand Falls-Windsor is projected to grow slightly less, around 11% between 2021 and 2031, representing an additional 660-680 households. These additional households in Grand Falls-Windsor are projected to be entirely 1 or 2 person-sized, with a projected gain of 960 1-2 person-sized households being offset by around 215 fewer households with 3-or-more people (Table 38).

The projected trend for new households by income in Grand Falls-Windsor show no significant deviations from the present distribution. The methodology does lead to a reduction in the number of Very Low income households and an above-average growth in Low income households, but we think these results can also be partly explained but the CERB effect on how incomes appeared in the 2021 census. To be safe, we can combine the projected Very Low and Low income households to show that, combined, we project an 11% increase in households earning under 50% of AMHI – very close to the community's overall growth.

Overall, Grand Falls-Windsor is projected to grow less quickly that the other towns we've been comparing against: +11% compared to +18% for Gander and Conception Bay South, and +36% in Paradise over 10 years. Yet, the majority of new households in all of these towns are projected to be 1-2 person-sized.

Looking back at the unit mix projection for Division No. 6 (Table 33), we see that need for homes with 3-or-more bedrooms is projected to decline by around 340 units while need for 1 or 2-bedroom units is projected to grow by over 2,500 units. This need is balanced across all income/affordability categories, though it's worth noting that there is still growing demand for larger homes among High income households.

We also apply the unit mix methodology to the actual number of households in CHN in 2021 to get a sense for the existing housing need in the region. Of course, all households in CHN do have a dwelling that they call home, so we don't mean to say that the numbers in Table 37 represent how many new homes are needed. Rather, it indicates the deficit of affordable or adequate homes of different sizes. We can see that the all of the Very Low income households in CHN need a 1-bedroom unit only. Most Low income households in CHN need a 1-bedroom too (75%), but there is still a need for larger units (19% need a 2-bedroom, and 6% need 3-bedrooms).

a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Division No.6 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	112	527	514	494	643	**2,292**
2	0	9	35	17	165	**227**
3	0	-59	-107	-178	92	**-250**
4	0	-15	-9	-74	7	**-90**
5+	0	0	0	0	0	**0**
Total	**112**	**462**	**434**	**260**	**909**	**2,181**

Table 33: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Division No.6 (CD, NL).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Division No.6 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	25%	22%	20%	23%	22%	**22%**
2	-	3%	6%	2%	10%	**7%**
3	-	-53%	-54%	-42%	5%	**-10%**
4	-	-100%	-15%	-59%	1%	**-15%**
5+	-	-	-	-	0%	**0%**
Total	**25%**	**17%**	**13%**	**7%**	**13%**	**13%**

Table 34: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Division No.6 (CD, NL).

c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Division No.6 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	552	2,832	3,024	2,574	3,483	**12,467**
2	0	289	550	732	1,805	**3,377**
3	0	51	88	237	1,687	**2,065**
4	0	0	51	51	372	**475**
5+	0	0	0	0	85	**85**
Total	**552**	**3,172**	**3,714**	**3,595**	**7,434**	**18,471**

Table 35: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) - Division No.6 (CD, NL).

d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Division No.6 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	440	2,305	2,510	2,080	2,840	**10,175**
2	0	280	515	715	1,640	**3,150**
3	0	110	195	415	1,595	**2,315**
4	0	15	60	125	365	**565**
5+	0	0	0	0	85	**85**
Total	**440**	**2,710**	**3,280**	**3,335**	**6,525**	**16,290**

Table 36: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - Division No.6 (CD, NL). Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.

e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Division No.6 (CD, NL)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	**Total**
1	265	675	0	0	0	**940**
2	0	170	0	0	0	**170**
3	0	55	0	0	0	**55**
4	0	0	0	0	0	**0**
5+	0	0	0	0	0	**0**
Total	**265**	**900**	**0**	**0**	**0**	**1,165**

Table 37: Actual number of households in core housing need in 2021, by income and number of bedrooms - Division No.6 (CD, NL).

Future Housing Need in the Grand Falls-Windsor and comparison towns

These communities have too few total households to perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

a) Projected change in Number of Households between 2021 and 2031,
    - Equal to Table (c) minus Table (d)
b) Implied 10-year growth rate in Number of Households (2021 to 2031),
    - Equal to Table (c) divided by Table (d)
c) Projected Number of Households in 2031, and
d) Number of Households in 2021.

By household size:

a) Projected change in Number of Households between 2021 to 2031

HH Size	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
1p.	510	450	645	845
2p.	450	460	910	1,190
3p.	-40	55	160	555
4p.	-130	-15	195	515
5+ p.	-45	25	15	155
Total	**680**	**945**	**1,930**	**3,195**

Table 38: Projected change in number of households between 2021 and 2031, by household size - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

HH Size	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
1p.	28%	33%	28%	48%
2p.	18%	22%	22%	39%
3p.	-4%	6%	7%	31%
4p.	-18%	-2%	10%	28%
5+ p.	-18%	11%	2%	31%
Total	**11%**	**18%**	**18%**	**36%**

Table 39: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

c) Projected Number of Households in 2031

HH Size	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
1p.	2,300	1,800	2,900	2,600
2p.	2,900	2,500	4,900	4,200
3p.	910	890	2,200	2,300
4p.	560	600	2,000	2,300
5+ p.	200	240	590	650
Total	**6,800**	**6,000**	**12,600**	**12,000**

Table 40: Projected number of households in 2031, by household size - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

d) Number of Households in 2021

HH Size	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
1p.	1,790	1,350	2,255	1,755
2p.	2,450	2,040	3,990	3,010
3p.	950	835	2,040	1,745
4p.	690	615	1,805	1,785
5+ p.	245	215	575	495
Total	**6,120**	**5,055**	**10,670**	**8,805**

Table 41: Actual number of households in 2021, by household size - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

By household income/affordability:

a) Projected change in Number of Households between 2021 to 2031

Income	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
Very Low	-15	50	20	150
Low	155	125	485	580
Moderate	110	155	340	465
Median	160	110	260	740
High	250	430	815	1,315
Total	**660**	**865**	**1,920**	**3,245**

Table 42: Projected change in number of households between 2021 and 2031, by income - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Income	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
Very Low	-7%	29%	7%	50%
Low	14%	14%	24%	40%
Moderate	9%	16%	18%	28%
Median	12%	10%	11%	35%
High	10%	21%	19%	38%
Total	**10%**	**17%**	**17%**	**36%**

Table 43: Implied 10-year growth rate in number of households between 2021 and 2031, by income - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

c) Projected Number of Households in 2031

Income	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
Very Low	180	220	290	450
Low	1,200	1,000	2,500	2,000
Moderate	1,300	1,100	2,200	2,100
Median	1,400	1,200	2,600	2,800
High	2,700	2,400	5,000	4,700
Total	**6,780**	**5,920**	**12,590**	**12,050**

Table 44: Projected number of households in 2031, by income - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

d) Number of Households in 2021

Income	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
Very Low	195	170	270	300
Low	1,045	875	2,015	1,420
Moderate	1,190	945	1,860	1,635
Median	1,240	1,090	2,340	2,060
High	2,450	1,970	4,185	3,385
Total	**6,120**	**5,055**	**10,670**	**8,805**

Table 45: Actual number of households in 2021, by income - Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	2,145	2,115	2,065	1,925
15 to 24 years	1,630	1,430	1,470	1,405
25 to 34 years	1,475	1,455	1,410	1,300
35 to 44 years	2,005	1,815	1,735	1,610
45 to 54 years	2,335	2,195	2,130	1,880
55 to 64 years	1,840	2,170	2,340	2,270
65 to 74 years	1,185	1,455	1,765	1,995
75 to 84 years	715	790	945	1,145
85+ years	235	280	305	330
Total	**13,555**	**13,725**	**14,170**	**13,855**

Table 46: Population by age group for census years 2006, 2011, 2016, and 2021. Grand Falls-Windsor T (CSD, NL).

Headship rate by region (2006, 2021)

Year	2006						2021					
CD/CSD	Division No.6 (CD, NL)			Grand Falls-Windsor T (CSD, NL)			Division No.6 (CD, NL)			Grand Falls-Windsor T (CSD, NL)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	275	4,220	6.50%	105	1,630	6.40%	395	3,730	10.60%	130	1,405	9.30%
25 to 34 years	1,735	3,830	45.30%	615	1,475	41.70%	1,735	3,435	50.50%	670	1,300	51.50%
35 to 44 years	2,705	5,550	48.70%	965	2,005	48.10%	2,270	4,120	55.10%	895	1,610	55.60%
45 to 54 years	3,430	6,260	54.80%	1,280	2,335	54.80%	3,005	5,335	56.30%	1,045	1,880	55.60%
55 to 64 years	2,685	4,925	54.50%	1,075	1,840	58.40%	3,535	6,180	57.20%	1,320	2,270	58.10%
65 to 74 years	1,935	3,160	61.20%	725	1,185	61.20%	3,375	5,600	60.30%	1,240	1,995	62.20%
75 to 84 years	1,170	1,930	60.60%	435	715	60.80%	1,710	2,950	58.00%	655	1,145	57.20%
85+ years	290	575	50.40%	110	225	48.90%	460	985	46.70%	165	330	50.00%
Total	**14,230**	**36,205**	**39.30%**	**5,310**	**13,555**	**39.20%**	**16,490**	**37,340**	**44.20%**	**6,125**	**13,855**	**44.20%**

Table 47: Population, number of households by age of primary household maintainer, and headship rate by age group for census years 2006, and 2021. Grand Falls-Windsor T (CSD, NL) and Division No. 6 (CD, NL).

Number of Constructions from 1920 to 2021

Grand Falls-Windsor T (CSD, NL)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	295	410	915	995	955	700	235	295	345	360	430	180
Cumulative Percentage	5%	12%	26%	43%	58%	70%	74%	78%	84%	90%	97%	100%

Table 48: Number of dwellings by period of construction as of 2021. Grand Falls-Windsor T (CSD, NL).

Dwellings by structural type by year of construction

Grand Falls-Windsor T (CSD, NL)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	**Total by Construction Period**
Apartment in building with 5+ storeys	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Movable dwelling	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Single-detached house	250	305	730	610	535	425	135	140	185	210	305	110	**3,945**
Attached, semi-detached, row housing	25	45	90	125	185	135	35	50	65	55	55	40	**905**
Apartment in building with <5 storeys, duplexes	10	55	90	260	230	140	70	100	95	95	70	30	**1,265**
Total by Structural Type	**295**	**410**	**915**	**995**	**955**	**700**	**235**	**295**	**345**	**360**	**430**	**180**	**6,120**

Table 49: Number of dwellings by period of construction and structural type as of 2021. Grand Falls-Windsor T (CSD, NL).

Dwellings by structural type and number of bedrooms

Grand Falls-Windsor T (CSD, NL)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	**Total**
Single-detached house	0	45	540	1,985	1,370	**3,940**
Apartment in building with 5+ storeys	0	0	0	0	0	**0**
Movable dwelling	0	0	0	0	0	**0**
Attached, semi-detached, row housing	0	115	330	350	95	**890**
Apartment in building with <5 storeys, duplexes	0	205	565	265	220	**1,255**

Table 50: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".

Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)	
Community	Division No.6 (CD, NL)
AMHI	$61,200
Very Low	< $12,240
Low	$12,241-$30,600
Moderate	$30,601-$48,960
Median	$48,961-$73,440
High	> $73,440

Table 51: Annual household income ranges for HART income categories, 2016 – Division No.6 (CD, NL).

2016 – Income (table 2 of 2)				
Community	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
AMHI	$60,400	$73,000	$90,000	$107,000
Very Low	< $12,080	< $14,600	< $18,000	< $21,400
Low	$12,081-$30,200	$14,601-$36,500	$18,001-$45,000	$21,401-$53,500
Moderate	$30,201-$48,320	$36,501-$58,400	$45,001-$72,000	$53,501-$85,600
Median	$48,321-$72,480	$58,401-$87,600	$72,001-$108,000	$85,601-$128,400
High	> $72,480	> $87,600	> $108,000	> $128,400

Table 52: Annual household income ranges for HART income categories, 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.6 (CD, NL)
AMHI	$61,200
Very Low	< $306
Low	$307-$765
Moderate	$766-$1,224
Median	$1,225-$1,836
High	> $1,836

Table 53: Implied affordable monthly shelter costs for each HART income category, 2016 – Division No.6 (CD, NL).

2016 – Affordable monthly shelter cost by income (table 2 of 2)				
Community	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
AMHI	$60,400	$73,000	$90,000	$107,000
Very Low	< $302	< $365	< $450	< $535
Low	$303-$755	$366-$913	$451-$1,125	$536-$1,338
Moderate	$756-$1,208	$914-$1,460	$1,126-$1,800	$1,339-$2,140
Median	$1,209-$1,812	$1,461-$2,190	$1,801-$2,700	$2,141-$3,210
High	> $1,812	> $2,190	> $2,700	> $3,210

Table 54: Implied affordable monthly shelter costs for each HART income category, 2016 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

2021 – Income (table 1 of 2)	
Community	Division No.6 (CD, NL)
AMHI	$67,500
Very Low	< $13,500
Low	$13,501-$33,750
Moderate	$33,751-$54,000
Median	$54,001-$81,000
High	> $81,000

Table 55: Annual household income ranges for HART income categories, 2021 – Division No.6 (CD, NL).

2021 – Income (table 2 of 2)				
Community	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
AMHI	$66,000	$80,000	$94,000	$111,000
Very Low	< $13,200	< $16,000	< $18,800	< $22,200
Low	$13,201-$33,000	$16,001-$40,000	$18,801-$47,000	$22,201-$55,500
Moderate	$33,001-$52,800	$40,001-$64,000	$47,001-$75,200	$55,501-$88,800
Median	$52,801-$79,200	$64,001-$96,000	$75,201-$112,800	$88,801-$133,200
High	> $79,200	> $96,000	> $112,800	> $133,200

Table 56: Annual household income ranges for HART income categories, 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.6 (CD, NL)
AMHI	$67,500
Very Low	< $338
Low	$339-$844
Moderate	$845-$1,350
Median	$1,351-$2,025
High	> $2,025

Table 57: Implied affordable monthly shelter costs for each HART income category, 2021 – Division No.6 (CD, NL).

2021 – Affordable monthly shelter cost by income (table 2 of 2)				
Community	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
AMHI	$66,000	$80,000	$94,000	$111,000
Very Low	< $330	< $400	< $470	< $555
Low	$331-$825	$401-$1,000	$471-$1,175	$556-$1,388
Moderate	$826-$1,320	$1,001-$1,600	$1,176-$1,880	$1,389-$2,220
Median	$1,321-$1,980	$1,601-$2,400	$1,881-$2,820	$2,221-$3,330
High	> $1,980	> $2,400	> $2,820	> $3,330

Table 58: Implied affordable monthly shelter costs for each HART income category, 2021 – Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

Total households by household size (2006, 2016, 2021)

2006					
HH Size (persons)	Division No.6 (CD, NL)	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
1 p.	2,745	1,100	770	1,130	585
2 p.	5,615	1,985	1,455	2,740	1,500
3 p.	2,815	1,040	785	1,820	1,050
4 p.	2,265	850	670	1,640	1,055
5+ p.	770	315	185	570	295
Total	**14,210**	**5,305**	**3,865**	**7,895**	**4,490**

Table 59: Total households by household size, 2006 - Division No.6 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

2016					
HH Size (persons)	Division No.6 (CD, NL)	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
1 p.	4,085	1,615	1,240	1,770	1,425
2 p.	7,000	2,485	1,900	3,700	2,755
3 p.	2,665	1,010	855	1,995	1,740
4 p.	1,965	700	665	1,850	1,645
5+ p.	675	280	220	600	470
Total	**16,395**	**6,090**	**4,885**	**9,915**	**8,035**

Table 60: Total households by household size, 2016 - Division No.6 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

2021					
HH Size (persons)	Division No.6 (CD, NL)	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
1 p.	4,520	1,790	1,350	2,255	1,755
2 p.	6,995	2,450	2,040	3,990	3,010
3 p.	2,540	950	835	2,040	1,745
4 p.	1,785	690	615	1,805	1,785
5+ p.	615	245	215	575	495
Total	**16,465**	**6,120**	**5,055**	**10,670**	**8,805**

Table 61: Total households by household size, 2021 - Division No.6 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

Total households by income/affordability (2006, 2016, 2021)

2006					
Income	Division No.6 (CD, NL)	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
Very Low	515	225	175	335	165
Low	2,505	910	720	1,265	645
Moderate	2,575	985	660	1,390	835
Median	3,000	1,005	845	1,830	1,120
High	5,615	2,180	1,460	3,080	1,730
Total	**14,210**	**5,305**	**3,865**	**7,895**	**4,490**

Table 62: Total households by income group, 2006 - Division No.6 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

2016					
Income	Division No.6 (CD, NL)	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
Very Low	580	210	260	400	365
Low	3,015	1,135	875	1,740	1,250
Moderate	2,895	1,080	790	1,765	1,335
Median	3,190	1,125	950	2,070	1,910
High	6,720	2,535	2,005	3,940	3,165
Total	**16,395**	**6,090**	**4,885**	**9,915**	**8,035**

Table 63: Total households by income group, 2016 - Division No.6 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

2021					
Income	Division No.6 (CD, NL)	Grand Falls-Windsor T (CSD, NL)	Gander T (CSD, NL)	Conception Bay South T (CSD, NL)	Paradise T (CSD, NL)
Very Low	465	195	170	270	300
Low	2,745	1,045	875	2,015	1,420
Moderate	3,330	1,190	945	1,860	1,635
Median	3,380	1,240	1,090	2,340	2,060
High	6,540	2,450	1,970	4,185	3,385
Total	**16,465**	**6,120**	**5,055**	**10,670**	**8,805**

Table 64: Total households by income group, 2021 – Division No.6 (CD, NL), Conception Bay South T (CSD, NL), Paradise T (CSD, NL), Gander T (CSD, NL), Grand Falls-Windsor T (CSD, NL).

Appendix B: Data Sources

1. Population, number of households
    a. 2006 Census Profile https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/
    b. 2011 Census Profile https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E
    c. 2016 Census Profile: https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E
    d. 2021 Census Profile: https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
    a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
    b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
    c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
    d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
    a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
    b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
    a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/QMNEON, Borealis, V1
    b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/8PUZQA, Borealis, V8

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5. Households by vulnerable population
    a. 2016 Census: HART (see source 4 above)
    b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
    a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", https://doi.org/10.5683/SP3/KW09ZA, Borealis, V1
    b. 2016 Census: HART (see source 4 above)
    c. 2021 Census: HART (see source 4 above)

Appendix C: Family type bedroom requirements

We use the National Occupancy Standards[6] (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
    - One couple census family without other persons in the household
        - **Without children**
        - **With children**
    - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
    - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category "non-census-family households" was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

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[6] https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.